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DOCKET NO.: 4012-006-30

ASSISTANT COMMISSIONER FOR PATENTS
PO BOX 1450
ALEXANDRIA, VA 22313-1450

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MAR 24 2004

GROUP 3600

Re: Serial No.: 09/942,983
Applicant(s): YURI GALPERIN, et al.
Filing Date: AUGUST 30, 2001
For: METHOD AND APPARATUS FOR DETERMINING A
PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT
Group Art Unit: 3624
Examiner: JEFFREY C. PWU

SIR:

Attached hereto for filing are the following papers:

INFORMATION DISCLOSURE STATEMENT
PTO FORM 1449
CITED DOCUMENTS (2)

Our check in the amount of \$ -0- is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary extension of time to make the filing of the attached documents timely, please charge or credit the difference to Deposit Account No. 50-1442. Further, if these papers are not considered timely filed, then a request is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

PIPER RUDNICK LLP

Jerold I. Schneider
Attorney of Record
Registration No.: 24,765

Raymond Millien
Registration No.: 43,806

IN RE APPLICATION: Yuri GALPERIN, et al.

GROUP ART UNIT: 3624

SERIAL NUMBER: 09/942,983

EXAMINER: Jeffrey C. PWU

FILED: August 30, 2001

FOR: METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. 1.97

Assistant Commissioner for Patents
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ALEXANDRIA, VA 22313-1450

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Sir:

Applicant(s) wish(es) to disclose the following information.

REFERENCES

- Applicant(s) wish(es) to make of record the documents listed on the attached Form PTO-1449. Copies of the listed documents are attached, where required, as are either statements of relevancy or any readily available full or partial English translations of any non-English-language documents.

RELATED CASES

- Attached is a list of Applicant's(s') pending applications and issued patents which may be related to the present application. Copies of the documents, where required, are attached along with Form PTO-1449.

CERTIFICATION

The undersigned certifies that

- each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign or international patent office in a counterpart foreign or international application for the first time (to the knowledge of the undersigned, having made reasonable inquiry) not more than three months prior to the filing of this statement.
- no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign or international patent office in a counterpart foreign or international application or, to the knowledge of the undersigned, having made reasonable inquiry, was known to any individual designated in 37 C.F.R. 1.56(c) more than three months prior to the filing of this statement.

BASIS FOR CONSIDERATION

This Information Disclosure Statement is filed:

- without fee and within three months of the filing date of the application.
- without fee and within three months of the date of entry of the U.S. national stage.
- without fee and before the mailing date of a first Office Action on the merits (to the knowledge of the undersigned).
- without fee and with the appropriate certification above.
- without fee and with a new CPA application.
- without fee and with a Request for Continued Examination.
- with fee and before the mailing date of any of a Final Office Action, Notice of Allowance or an action that otherwise closes prosecution (to the knowledge of the undersigned).
- with fee, appropriate certification above, and before payment of the Issue Fee.

DEPOSIT ACCOUNT

- Please charge any additional fees for the papers being filed herewith and for which no check is enclosed herewith, or credit any overpayment to Deposit Account No. 50-1442.

Respectfully submitted,

PIPER RUDNICK LLP

Jerold I. Schneider
Attorney of Record

Form PTO 1449 U.S. DEPARTMENT OF
(Modified) COMMERCE
PATENT AND TRADEMARK
OFFICE

DOCKET NO.

4012-006-30

SERIAL NO.

09/942,983

APPLICANT

Yuri GALPERIN, et al.

LIST OF REFERENCES AND PRIOR ART APPLICANT
(Use Several Sheets if Necessary)

FILING DATE

August 30, 2001

GROUP ART UNIT

3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE
	AA	5,696,907	12/09/97	Tom			
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						

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FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION YES NO
	AK				
	AL				
	AM				
	AN				
	AO				

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	AP	Jeff Bailey, "Green Tree Chief Returns \$23 Million of '96 Bonus After Results Are Restated", The Wall Street Journal, March 26, 1998.
	AQ	
	AR	
	AS	

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.